

File 16:Gale Group PROMT(R) 1990-2005/Oct 14
 (c) 2005 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2005/Oct 17
 (c)2005 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2005/Oct 14
 (c) 2005 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2005/Oct 17
 (c) 2005 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2005/Oct 14
 (c) 2005 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2005/Oct 14
 (c) 2005 The Gale Group
 File 15:ABI/Inform(R) 1971-2005/Oct 17
 (c) 2005 ProQuest Info&Learning
 File 20:Dialog Global Reporter 1997-2005/Oct 17
 (c) 2005 Dialog
 File 95:TEME-Technology & Management 1989-2005/Sep W1
 (c) 2005 FIZ TECHNIK
 File 476:Financial Times Fulltext 1982-2005/Oct 17
 (c) 2005 Financial Times Ltd
 File 610:Business Wire 1999-2005/Oct 17
 (c) 2005 Business Wire.
 File 613:PR Newswire 1999-2005/Oct 14
 (c) 2005 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2005/Oct 14
 (c) 2005 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2005/Oct 14
 (c) 2005 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 88:Gale Group Business A.R.T.S. 1976-2005/Oct 17
 (c) 2005 The Gale Group
 File 647:CMP Computer Fulltext 1988-2005/Oct W1
 (c) 2005 CMP Media, LLC
 File 674:Computer News Fulltext 1989-2005/Oct W2
 (c) 2005 IDG Communications
 File 696:DIALOG Telecom. Newsletters 1995-2005/Oct 17
 (c) 2005 Dialog
 File 369:New Scientist 1994-2005/Jul W1
 (c) 2005 Reed Business Information Ltd.
 File 484:Periodical Abs Plustext 1986-2005/Oct W2
 (c) 2005 ProQuest
 File 370:Science 1996-1999/Jul W3
 (c) 1999 AAAS
 File 553:Wilson Bus. Abs. FullText 1982-2004/Dec
 (c) 2005 The HW Wilson Co

Set	Items	Description
S1	89830	(CREDIT()CARD? ? OR CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT) (3N) (CARD? ? OR TOKEN? OR INSTRUMENT?)) (5N) (USAGE OR TRANSACTION?)
S2	302119	(CONFIRM? OR SECURE? ? OR SECURING OR VERIF? OR DETERMIN? - OR AUTHORIZ? OR AUTHORIS?) (5N) (TRANSACTION? OR PURCHAS?)
S3	10058	(SMART()CARD? ?) (5N) (CRYPTO? OR ENCOD? OR ENCRYPT? OR CODE? ? OR CODING? OR CIPHER? OR CYPHER? OR ENCIPHER? OR ENCYIPHER? OR DECIPHER? OR DECYPHER?)
S4	3	BILLING()DIGEST? ?

S5	3590	AU=(MCCOWN, S? OR MCCOWN S? OR HUGHES, J? OR HUGHES J? OR - LEONHARDT, M? OR LEONHARDT M? OR MILLIGAN, C? OR MILLIGAN C?)
S6	27	S1(S)S2(S)S3
S7	24	S6 NOT PY>2001
S8	11	RD (unique items)
S9	4	S1(5N) (S3 OR S4)
S10	2	S9 NOT S8
S11	2	RD (unique items)
S12	3	RD S4 (unique items)
S13	0	S5(S)S1

File 256:TecInfoSource 82-2005/Nov
(c) 2005 Info.Sources Inc
File 2:INSPEC 1969-2005/Oct W2
(c) 2005 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2005/Sep
(c) 2005 ProQuest Info&Learning
File 65:Inside Conferences 1993-2005/Oct W3
(c) 2005 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Sep
(c) 2005 The HW Wilson Co.
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 474:New York Times Abs 1969-2005/Oct 16
(c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/Oct 14
(c) 2005 The New York Times
File 8:Ei Compendex(R) 1970-2005/Oct W2
(c) 2005 Elsevier Eng. Info. Inc.
File 94:JICST-Eplus 1985-2005/Aug W3
(c)2005 Japan Science and Tech Corp(JST)
File 6:NTIS 1964-2005/Oct W2
(c) 2005 NTIS, Intl Cpyrght All Rights Res
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
(c) 1998 Inst for Sci Info
File 34:SciSearch(R) Cited Ref Sci 1990-2005/Oct W2
(c) 2005 Inst for Sci Info

Set	Items	Description
S1	1605	(CREDIT()CARD? ? OR CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT)(3N)(CARD? ? OR TOKEN? OR INSTRUMENT?))(5N)(USAGE OR TRANSACTION?)
S2	5982	(CONFIRM? OR SECURE? ? OR SECURING OR VERIF? OR DETERMIN? - OR AUTHORIZ? OR AUTHORIS?)(5N)(TRANSACTION? OR PURCHAS?)
S3	792	(SMART()CARD? ?)(5N)(CRYPTO? OR ENCOD? OR ENCRYPT? OR CODE? ? OR CODING? OR CIPHER? OR CYPHER? OR ENCIPHER? OR ENCYPHER? OR DECIPHER? OR DECYPHER?)
S4	0	BILLING()DIGEST? ?
S5	8798	AU=(MCCOWN, S? OR MCCOWN S? OR HUGHES, J? OR HUGHES J? OR - LEONHARDT, M? OR LEONHARDT M? OR MILLIGAN, C? OR MILLIGAN C?)
S6	0	S1 AND S2 AND S3
S7	185	S1 AND S2
S8	12	S7 AND (SMART()CARD? ?)
S9	9	S8 NOT PY>2001
S10	3	S1 AND S3
S11	3	S10 NOT S9
S12	37	S7 AND (CRYPTO? OR ENCOD? OR ENCRYPT? OR CODE? ? OR CODING? OR CIPHER? OR CYPHER? OR ENCIPHER? OR ENCYPHER? OR DECIPHER? OR DECYPHER?)
S13	35	S12 NOT (S9 OR S11)
S14	32	S13 NOT PY>2001
S15	29	RD (unique items)
S16	0	S5 AND S1

File 344:Chinese Patents Abs Aug 1985-2005/May
(c) 2005 European Patent Office
File 347:JAPIO Nov 1976-2005/Jun(Updated 051004)
(c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200566
(c) 2005 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2005/Oct W02
(c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20051013,UT=20051006
(c) 2005 WIPO/Univentio
File 331:Derwent WPI First View . UD=200565
(c) 2005 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	5956	(CREDIT()CARD? ? OR CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT) (3N) (CARD? ? OR TOKEN? OR INSTRUMENT?)) (5N) (USAGE OR TRANSACTION?)
S2	20150	(CONFIRM? OR SECURE? ? OR SECURING OR VERIF? OR DETERMIN? - OR AUTHORIZ? OR AUTHORIS?) (5N) (TRANSACTION? OR PURCHAS?)
S3	2311	(SMART()CARD? ?) (5N) (CRYPTO? OR ENCOD? OR ENCRYPT? OR CODE? ? OR CODING? OR CIPHER? OR CYPHER? OR ENCIPHER? OR ENCYPHER? OR DECIPHER? OR DECYPHER?)
S4	2	BILLING()DIGEST? ?
S5	1477	AU=(MCCOWN, S? OR MCCOWN S? OR HUGHES, J? OR HUGHES J? OR - LEONHARDT, M? OR LEONHARDT M? OR MILLIGAN, C? OR MILLIGAN C?)
S6	3231	S1 AND S2
S7	32	S6(5N)S3
S8	17	S7 AND IC=G06F
S9	16	S1(5N)S3
S10	7	S9 NOT S8
S11	2	S1 AND S4
S12	2	S11 NOT (S8 OR S10)
S13	3	S5 AND S1

8/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

08045264 Supplier Number: 66933773 (USE FORMAT 7 FOR FULLTEXT)
MERCHANTONLINE.COM INKS DEAL THAT'S EXPECTED TO GENERATE \$50 MILLION IN REVENUES.

CardFAX, v2000, n216, p2
Nov 9, 2000
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 224

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...in 2001 for MerchantOnline, say company officials. The PC Pay device enables consumers to make **secure purchases** online using a credit card, online debit card or **smart card** by **encrypting** the credit card information or personal identification number when the card is swiped through it...

...device, which acts as a payment terminal," he says. "It enables small businesses to accept **credit** and **debit card transactions** as long as they have access to the Internet."

8/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

07821314 Supplier Number: 65310222 (USE FORMAT 7 FOR FULLTEXT)
Visa Teams Up With Key Industry Players for Smart Visa Technology Platform.
Business Wire, p0704
Sept 19, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1365

... the nShield(TM) Hardware Security Modules (HSMs) provided by nCipher deliver advanced key management and **cryptographic** acceleration used in the **smart card** authentication process on the eAccess server. Securify is the lead PKI integrator for the smart...

...smart Visa Access platform. Xcert provides the PKI software, which supplies the foundation for making **secure e-commerce credit card transactions**.

"The smart Visa program will provide consumers with different smart product offerings, including payment, access..."

8/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06830146 Supplier Number: 57756974 (USE FORMAT 7 FOR FULLTEXT)
Certicom Forges Link to RSA Encryption Tools.
Kutler, Jeffrey
American Banker, v164, n201, p16
Oct 19, 1999
Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade
Word Count: 1297

... makers of mobile telephones, pagers, other wireless communications devices such as the Palm organizer, and **smart cards**.

In comparison with longer-established **cryptographic** algorithms from RSA Security, ECC is considered faster to calculate and less burdensome on the computing capacity of "constrained devices." Certicom claims that ECC makes feasible the **Secure Electronic Transaction** protocol, which the **credit card** industry has been struggling to sell as an improvement on SSL.

But the Canadian company...

8/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05035942 Supplier Number: 47393710 (USE FORMAT 7 FOR FULLTEXT)
Transaction Security Firms Merging
POWER, CAROL
American Banker, p20
May 19, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 550

Spyrus, a San Jose, Calif., company that makes **smart card**-type hardware for data **encryption** and authentication, agreed to acquire Terisa Systems Inc. of nearby Los Altos, which played a key role in development of the **Secure Electronic Transactions** protocol for on-line **credit card** payments.

Both are privately held and did not disclose terms of the deal. They timed...

8/3,K/5 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

11590753 SUPPLIER NUMBER: 55937476 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Payment processing in electronic commerce.
Larson, Linda Lee
CPA Journal, 69, 1, 66(2)
Jan, 1999
ISSN: 0732-8435 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1953 LINE COUNT: 00155

...ABSTRACT: efficient, and convenient payments. In addition, consumers can utilize smart cards to may online payments. **Smart cards** utilize **cryptography** to provide security and allow merchants to accept payments by deducting value from the card.

8/3,K/6 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

01971746 Supplier Number: 25469207 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Certicom Forges Link to RSA Encryption Tools

an increase of over 5 million transactions from the previous year.
One reason for the...

...payments. Now they are seeing
these cheques replaced by the more efficient and less costly **debit
card transactions**. "Statistics such as these are very impressive and
we view them as a vote of...

...and
sale of electronic payment solutions for point-of-sale/EBT including
cheque authorization terminals, **smart card** readers, cheque **encoders**,
PIN entry devices, debit/credit and related products. IVI trades on
The Toronto Stock Exchange...

8/3,K/9 (Item 1 from file: 696)
DIALOG(R)File 696:DIALOG Telecom. Newsletters
(c) 2005 Dialog. All rts. reserv.

00602914

SET 2.0 Pilot Could Prove Informative To Developers
Report on Electronic Commerce
April 14,1998 VOL: 5 ISSUE: 7 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: BRP PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 367 RECORD TYPE: FULLTEXT

(c) BRP PUBLICATIONS All Rts. Reserv.

TEXT:

...Certicom and MasterCard International will conduct a **Secure Electronic
Transaction** (SET) 2.0 pilot with 10 companies using elliptic curve
cryptosystem (ECC) technology on low-cost **smart cards** to offer buyers
secure credit card purchasing at a faster **transaction** speed, said
Jennifer Vancini, director of electronic commerce for Certicom. MasterCard
aims at making the...

8/3,K/10 (Item 2 from file: 696)
DIALOG(R)File 696:DIALOG Telecom. Newsletters
(c) 2005 Dialog. All rts. reserv.

00597578

SET 2.0 PILOT COULD PROVE INFORMATIVE
Multimedia Daily
March 27,1998 VOL: 5 ISSUE: 58 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: BRP PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 354 RECORD TYPE: FULLTEXT

(c) BRP PUBLICATIONS All Rts. Reserv.

TEXT:

...Certicom and MasterCard International will conduct a **Secure Electronic
Transaction** (SET) 2.0 pilot with 10 companies using elliptic curve
cryptosystem (ECC) technology on low-cost **smart cards** to offer buyers
secure credit card purchasing at a faster **transaction** speed, said
Jennifer Vancini, director of electronic commerce for Certicom. MasterCard
aims at making the...

8/3,K/11 (Item 3 from file: 696)

Sylvia Keys

17-Oct-05 02:07 PM

9/5/1 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00128264 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--palmOne Inc (863602)

TITLE: Palm boasts credit card purchase
AUTHOR: Niccolai, James
SOURCE: InfoWorld, v23 n5 p76A(2) Jan 29, 2001
ISSN: 0199-6649
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review
REVIEW TYPE: Company

Palm is partnering with Verifone, a vendor of payment software, and a point of sale (POS) terminal-maker to build a system (to be ready by the end of 2001) that will 'allow Palm users to make credit card purchases using their handheld computers, according to Palm's CEO.' Palm CEO Carl Yankowski demonstrated the strategy by conducting what he described as the world's first commercial credit card purchasing using a handheld computer. With the infrared port on his Palm, Yankowski transmitted his credit card information to a cashier at a fictitious Sharper Image store set up on the stage at the Consumer Electronics Show. The demonstration was just one element in Palm's long-range strategy, which is to run handheld computers into eWallets that could supplant the various cards and paper (including drivers' licenses, library cards, health insurance cards, pictures of friends and relatives, and credit and debit cards) that most people now carry in wallets. Yankowski states that later in 2001, Palm users will have the ability to do **secure** point of sale **transactions** as if a **debit** or **credit card** 'were in the device itself.' One observer is impressed, but wonders how data will be protected as it is transmitted. At the demonstration, Yankowski's information was sent encrypted to the merchant's own accounting system.

COMPANY NAME: palmOne Inc (528943)
DESCRIPTORS: Credit Cards; E-Payment; Handhelds & Palmtops; Mobile Computing; Point of Sale; **Smart Cards**
REVISION DATE: 20031130

9/5/2 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2005 Institution of Electrical Engineers. All rts. reserv.

06695890

Title: **New standards set stage for electronic commerce payments**
Author(s): Christofis, I.
Author Affiliation: ETC Electron. Trading Concepts Pty Ltd., Australia
Journal: EDI Forum vol.10, no.3 p.81-8
Publisher: EDI Group,
Publication Date: 1997 Country of Publication: USA
CODEN: EDFOE2 ISSN: 1048-3047
SICI: 1048-3047(1997)10:3L:81:SSEC;1-8
Material Identity Number: P881-97003
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: Two important new standards are being introduced to the

electronic credit card transactions ; iKP; STT; SEPP; permission-based payment protocol; PBP protocol; purchase request phase; payment phase; disputes; secret private key

Class Codes: C7120 (Financial computing); C5620W (Other computer networks); C6150N (Distributed systems software); C5640 (Protocols); C6130S (Data security); C7180 (Retailing and distribution computing); C6130E (Data interchange)

Copyright 1997, IEE

9/5/4 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

04145770 INSPEC Abstract Number: C88035910, D88001594

Title: Why the smart money is going on smart cards

Author(s): Milton, R.

Journal: Communicate p.60-3

Publication Date: April 1988 Country of Publication: UK

ISSN: 0264-4509

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: From its beginnings as a slightly eccentric French invention, the smart card has emerged as one of the most important new technologies. In principle, the smart card idea is simplicity itself. You take an ordinary credit card, embed a silicon chip in it, and load it with the holder's financial records. When the card user buys something in a shop, there is no need for the shop to telephone the credit card company for authorisation because the transaction is conducted on the card itself. At present, a score of manufacturers around the world are scrambling to win the first contracts in a multi-billion dollar new industry. (0 Refs)

Subfile: C D

Descriptors: smart cards

Identifiers: smart cards ; financial records

Class Codes: C7120 (Finance); D2050E (Banking)

9/5/5 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

04143347 INSPEC Abstract Number: D88001598

Title: Visa tests super smart cards in Japan

Journal: Electronic Banking & Finance vol.5, no.1 p.9-10

Publication Date: March 1988 Country of Publication: Netherlands

CODEN: EBFIE4 ISSN: 0265-9239

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Some 11000 cards will be involved in Visa's multinational test base in the US, Europe and Japan. 2000 super smart cards are being distributed in the Tokyo area. Smart cards cost roughly twice as much as magnetic stripe cards and new terminals are needed to handle them. Visa's super smart card resembles a credit-card sized calculator with a very small keyboard and display screen. The card will be able to authorize credit transactions within the card itself, eliminating the need for expensive inquiries to distant computer centres. Other features to be tested in Japan include access to multiple cash and credit accounts as well as other non-banking services including automatic telephone dialling, travel reservations, and frequent-flyer airline programmes. (0 Refs)

09372555

Visa gets smart on mobiles

AUSTRALIA: VISA UNFURLED INNOVATIVE SMART CARD
The Australian (XAA) 21 Sep 2000 p.39
Language: ENGLISH

In a bid to promote the usage of its credit card in Australia, Visa International has recently unfurled a new smart card that can be used for secure online transactions. Holders of the cards can obtain loyalty points from frequent usage and access the Internet using their mobile phones.

COMPANY: INTERNET; VISA INTL

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
Debit Card Svcs (6020DC); Smart Cards (3078SC);
EVENT: General Management Services (26); Product Design & Development (33);
COUNTRY: Australia (9AUS);

9/5/8 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06041119

CBA thinks small, comes up with cheaper EFTPOS

AUSTRALIA: CBA INTRODUCES CHEAPER EFTPOS
Australia Financial Review (AFR) 22 Aug 1994 P. 3
Language: ENGLISH

Australia's Commonwealth Bank (CBA) has developed a new technology called Comm 2000 with its joint venture partner Keycorp Ltd. The Comm 2000 is a much cheaper EFTPOS system. The system offers a cheaper fee structure as well as a cheaper terminal which costs AUD 576. CBA designed the cheaper EFTPOS system especially for the small businesses which previously could not afford the technology. The system can be upgraded to "smart card" capacity and also automatically authorises credit card transactions. CBA and partner Keycorp are finalising their multi-million dollar deals to export the technology to US.

COMPANY: KEYCORP; CBA; COMMONWEALTH BANK

PRODUCT: Banking Institutions (6010); Computer Services (7370);
EVENT: Plant/Facilities/Equipment (44);
COUNTRY: Australia (9AUS);

9/5/9 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05871047

Le paiement par carte decode

FRANCE: ELECTRONIC PAYMENT SYSTEMS INCREASE
Points de Vente (PDV) 09 Jun 1993 No515, p.52
Language: FRENCH

Bank cards were used for over 2bn transactions in France in 1992, up

the real **transaction** . The **authorizations** are moved through this network. The security functions required are: integrity; authentication, confidentiality, non-repudiation, access control. These requirements are dealt with by data **encipherment** (DES), hardware security modules, definition of different **ciphering** domains, between different partners, a 3-level keys architecture, physical and logical access control. A real-time-supervising centre and a specific security centre help to manage the global security of the network. Contacts between security officers are strictly defined through security procedures. (0 Refs)

Subfile: C

Descriptors: access control; bank data processing; **cryptography** ; data privacy; EFTS; message authentication; plastic cards

Identifiers: French bank card system; secure bank card network; authorization; card issuer; security functions; integrity; authentication; confidentiality; non-repudiation; access control; data **encipherment** ; DES; hardware security modules; **ciphering** domains; 3-level keys architecture; logical access control; real-time-supervising centre; specific security centre; global security

Class Codes: C7120 (Finance); C6130S (Data security); C0230 (Economic, social and political aspects); C0310D (Installation management)

15/5/9 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

04199700 INSPEC Abstract Number: D88002432

Title: Tough deal for card sharps (credit card transactions)

Journal: British Telecom Journal spec. issue. p.18-20

Publication Date: June 1988 Country of Publication: UK

CODEN: BTJODW ISSN: 0260-1532

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: To eliminate **credit card** fraud, every **transaction** should be **authorised** . British Telecom was asked to provide the communications network for such a system. Analysis of the requirements of the network showed that it should be based on the Public Data Network. On this basis, Cardway Dial was introduced. Credit Authorisation Telephones were developed by various terminal manufacturers which connect to Cardway Dial. These terminals have a card wipe which reads the magnetic strip on a credit card. When a retailer wishes to process a transaction the card is wiped through the terminal and the amount is entered on the keyboard. The terminal automatically dials the local Public Data Network Cardway Dial node. The authorisation request is routed to the card issuer's computer, which checks that the card has not been stolen and that the amount is within the **purchaser** 's credit limit. An **authorisation code** is sent back within 30 seconds. (0 Refs)

Subfile: D

Descriptors: credit transactions; retail data processing; telecommunication networks

Identifiers: credit card fraud elimination; **credit card transactions** ; British Telecom; communications network; Public Data Network; Cardway Dial; Credit Authorisation Telephones; card wipe; retailer; authorisation **code**

Class Codes: D2140 (Marketing, retailing and distribution); D5020 (Networks and inter-computer communications)

15/5/10 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

8/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

012900461 **Image available**

WPI Acc No: 2000-072297/200006

XRPX Acc No: N00-056583

Smart card for cryptographic system used for electronic
transaction in credit card company, bank

Patent Assignee: CHEN J C (CHEN-I)

Inventor: CHEN J C

Number of Countries: 087 Number of Patents: 012

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9957835	A1	19991111	WO 99US9938	A	19990505	200006	B
AU 9943075	A	19991123	AU 9943075	A	19990505	200016	
GB 2353623	A	20010228	WO 99US9938	A	19990505	200113	
			GB 200026755	A	20001102		
CN 1304602	A	20010718	CN 99807072	A	19990505	200163	
JP 2002514839	W	20020521	WO 99US9938	A	19990505	200236	
			JP 2000547720	A	19990505		
TW 476202	A	20020211	TW 99119209	A	19991104	200304	
GB 2353623	B	20030108	WO 99US9938	A	19990505	200305	
			GB 200026755	A	20001102		
GB 2376337	A	20021211	GB 200026755	A	20001102	200306	
			GB 200221222	A	20020913		
GB 2376337	B	20030122	GB 200026755	A	19990505	200308	
			GB 200221222	A	20020913		
AU 762708	B	20030703	AU 9943075	A	19990505	200354	
CA 2329032	C	20040413	CA 2329032	A	19990505	200426	
			WO 99US9938	A	19990505		
JP 2005065315	A	20050310	JP 2000547720	A	19990505	200518	
			JP 2004270384	A	20040916		

Priority Applications (No Type Date): US 9884257 P 19980505

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
-----------	------	--------	----------	--------------

WO 9957835	A1	E	69 H04K-001/00	
------------	----	---	----------------	--

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9943075	A			Based on patent WO 9957835
GB 2353623	A		G07F-007/10	Based on patent WO 9957835
CN 1304602	A		H04K-001/00	
JP 2002514839	W	115	H04L-009/08	Based on patent WO 9957835
TW 476202	A		H04K-001/00	
GB 2353623	B		G07F-007/10	Based on patent WO 9957835
GB 2376337	A		G07F-007/10	Div ex application GB 200026755
GB 2376337	B		G07F-007/10	Div ex application GB 200026755
AU 762708	B		H04K-001/00	Previous Publ. patent AU 9943075
				Based on patent WO 9957835
CA 2329032	C	E	H04K-001/00	Based on patent WO 9957835
JP 2005065315	A	38	H04L-009/10	Div ex application JP 2000547720

Smart card for cryptographic system used for electronic
transaction in credit card company, bank

International Patent Class (Additional): G06F-017/60 ...

13/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

015007996 **Image available**

WPI Acc No: 2003-068513/200306

XRPX Acc No: N03-053220

Computer-based method for secure credit and debit card transactions, uses a smart card as a credit / debit card containing memory and a microprocessor

Patent Assignee: STORAGE TECHNOLOGY CORP (STOS)

Inventor: HUGHES J P ; LEONHARDT M L ; MCCOWN S H ; MILLIGAN C A

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 2002103642	A2	20021227	WO 2001US19513	A	20010619	200306 B
AU 2001268548	A1	20030102	AU 2001268548	A	20010619	200452
			WO 2001US19513	A	20010619	

Priority Applications (No Type Date): WO 2001US19513 A 20010619

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
-----------	------	--------	----------	--------------

WO 2002103642	A2	E	47 G07F-007/00	
---------------	----	---	----------------	--

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 2001268548	A1		G07F-007/00	Based on patent WO 2002103642
---------------	----	--	-------------	-------------------------------

Computer-based method for secure credit and debit card transactions, uses a smart card as a credit / debit card containing memory and a microprocessor

Inventor: HUGHES J P ...

... LEONHARDT M L ...

... MCCOWN S H ...

... MILLIGAN C A

Abstract (Basic):

... a billing digest from the customer card. The merchant system forwards the billing digest and **transaction** information to the **credit card** issuer (140) for authorization of the transaction. Transfers of information are carried out using data...

... For secure **credit** and **debit card** transactions .

...Use of a smart **card** as a **credit / debit card** enables improved security of **transactions**, reducing the ease with which **credit** and **debit card** fraud is performed...

...a diagram depicting the elements and connections between those elements as used in a commercial **credit card** transaction .

13/3,K/2 (Item 1 from file: 348)

Sylvia Keys

17-Oct-05 01:20 PM

DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01542576

METHOD AND SYSTEM FOR SECURE CREDIT CARD TRANSACTIONS
VERFAHREN UND SYSTEM FUR GESICHERTE TRANSAKTIONEN MIT KREDITKARTEN
PROCEDE ET SYSTEME PERMETTANT DES TRANSACTIONS SURES PAR CARTE DE CREDIT
PATENT ASSIGNEE:

Storage Technology Corporation, (494323), Wayne P. Bailey , One
StorageTek Drive, MS-4309, Louisville, CO 80028-4309, (US), (Applicant
designated States: all)

INVENTOR:

MCCOWN, Steven, H. , 12085 Wheeling Street, Brighton, CO 80601, (US)

HUGHES, James, P. , 6065 Ware Road, Lino Lakes, MN 55014, (US)

LEONHARDT, Michael, L. , 4076 Driver Court, Longmont, CO 80503, (US)

MILLIGAN, Charles, A. , 14300 W. 50th Avenue, Golden, CO 80403, (US)

PATENT (CC, No, Kind, Date):

WO 2002103642 021227

APPLICATION (CC, No, Date): EP 2001946505 010619; WO 2001US19513 010619

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/00

LANGUAGE (Publication,Procedural,Application): English; English; English

METHOD AND SYSTEM FOR SECURE CREDIT CARD TRANSACTIONS

INVENTOR:

MCCOWN, Steven, H ...

...US)

HUGHES, James, P ...

...US)

LEONHARDT, Michael, L ...

...US)

MILLIGAN, Charles, A ...

13/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00969576 **Image available**

METHOD AND SYSTEM FOR SECURE CREDIT CARD TRANSACTIONS
PROCEDE ET SYSTEME PERMETTANT DES TRANSACTIONS SURES PAR CARTE DE CREDIT
Patent Applicant/Assignee:

STORAGE TECHNOLOGY CORPORATION, Wayne P. Bailey, One StorageTek Drive,
MS-4309, Louisville, CO 80028-4309, US, US (Residence), US
(Nationality)

Inventor(s):

MCCOWN Steven H , 12085 Wheeling Street, Brighton, CO 80601, US,

HUGHES James P , 6065 Ware Road, Lino Lakes, MN 55014, US,

LEONHARDT Michael L , 4076 Driver Court, Longmont, CO 80503, US,

MILLIGAN Charles A , 14300 W. 50th Avenue, Golden, CO 80403, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 2002103642 A2-A3 20021227 (WO 02103642)

Application: WO 2001US19513 20010619 (PCT/WO US0119513)

Priority Application: WO 2001US19513 20010619

Designated States:

(Protection type is "patent" unless otherwise stated - for applications

Sylvia Keys

17-Oct-05 01:20 PM

prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8179

METHOD AND SYSTEM FOR SECURE CREDIT CARD TRANSACTIONS

Inventor(s):

MCCOWN Steven H ...

... HUGHES James P ...

... LEONHARDT Michael L ...

... MILLIGAN Charles A

Fulltext Availability:

Detailed Description

Claims

English Abstract

A customer making a **credit card transaction** inserts their smart card into a card reader attached to the merchant's system. The...

...issuer looks up the customer's master key using the customer's account number. The **credit card** issuer then uses the **transaction** information to re-compute the billing digest (an authentication billing digest) and compares this new...

Detailed Description

METHOD AND SYSTEM FOR SECURE CREDIT CARD TRANSACTIONS

BACKGROUND OF THE INVENTION

Technical Field.

The present invention relates generally to an improved data...

...encryption technology. Still more particularly, the present invention relates to encryption key management for securing **credit** and **debit card transactions**.

2, Description of Related Art.

For years now, credit and debit cards have proven to...drafts are lost during transportation from the consumer to the merchant. Thus, many consumer/merchant **transactions** rely on **credit** and **debit cards** for completing the **transaction**.

However, in many instances losses resulting from theft and fraud of credit and debit cards...developed into a "customer profile" by collecting and analyzing records of the customer's past **credit card transactions**. Customer profilers create such customer profiles and make the information available to merchants. The targeted...misused.